

Fact or Fiction



Can you recognize a rip-off?

1. All natural extracts! Feel better fast! Natural products like vitamins and herbs are always safer alternatives than other remedies.

Fact

Fiction

2. If a thief steals your credit card, you're liable for anything he or she buys with your card.

Fact

Fiction

3. Make moolah fast! Business opportunities that promise big money for work-at-home ventures like envelope stuffing usually are scams.

Fact

Fiction

4. Watch the pounds disappear! Weight loss creams and patches are a good way to lose weight.

Fact

Fiction

5. "Free" eye exam! Save! You have the right to get your eyeglass or contact lens prescriptions from your eye care provider and then shop around for the best price.

Fact

Fiction

6. Fast track to the best jobs! Cheap! For a fee, companies can give you the inside track on government jobs.

Fact

Fiction

7. You've got email! If you get an email that says it's from your bank or credit card issuer, click on a link in the message to contact the company.

Fact

Fiction

8. Look! No credit? No collateral? No problem! By paying a fee in advance, you can get a loan without collateral or a credit check.

Fact

Fiction

9. Swell! You may already be a winner! It's common for U.S. citizens to win foreign lotteries.

Fact

Fiction

10. Same great taste! Yes! Low cholesterol! If an ad says a food is low in cholesterol, it means it's good for you.

Fact

Fiction

11. Learn how today! There are steps consumers can take to reduce the amount of email spam they receive.

Fact

Fiction

12. Call now! Operators are standing by! Consumers can reduce the number of telemarketing calls they get at home.

Fact

Fiction

Answers

1. **Fiction.** “Natural” doesn’t always mean “safe.” Dietary supplements can have risks and side effects. Talk to your health care provider before trying any new treatment.
2. **Fiction.** If your credit card is used without your okay, your maximum liability is \$50 per card. If you report the loss before the card is used, you’re not responsible for any unauthorized charges.
3. **Fact.** Offers like this are almost always phony. Think twice — or three times — before you sink hard-earned cash into any “money-making” venture. Promotions that guarantee easy money by working at home rarely pan out.
4. **Fiction.** There’s no proof that you can lose weight by wearing something or rubbing a product into your skin, so steer clear of diet creams, patches, belts, etc. The only thing you’ll lose is money.
5. **Fact.** Your eye care provider must give you a copy of your contact lens and eyeglass prescriptions. You’re free to buy glasses or contacts from your eye doctor or any company you choose.
6. **Fiction.** You may see ads in the paper offering to sell you information about federal jobs. They’re frauds. You never have to pay for information about job openings with the U.S. government or Postal Service.
7. **Fiction.** Never respond directly to a message like this. It may be an example of “phishing,” a scam that crooks use to steal your personal information. If you have a question, call your bank or credit card company directly.
8. **Fiction.** Legitimate offers of credit don’t require payment up front. Don’t be fooled by fraudsters who run ads in newspapers or on TV claiming that you can get loans regardless of your credit record.
9. **Fiction.** Solicitations for foreign lotteries violate U.S. law and are almost always a rip-off. Just remember that no reputable sweepstakes requires that you pay anything up front to claim your prize.
10. **Fiction.** Deciphering claims in food ads can be complicated. A food may be low in cholesterol, but high in fat or sodium. Look at the whole nutritional picture to decide if a food is a sensible choice for you.
11. **Fact.** See if your ISP offers tools to filter out spam. Don’t display your email address in chat rooms, websites, or online directories. Check a company’s privacy policy to make sure they won’t share your address.
12. **Fact.** By visiting www.donotcall.gov or calling 1-888-382-1222 (TTY: 1-866-290-4236), you can put your phone number on the national Do Not Call registry. You can register your personal cell phone number, too.



Your Results

Correct
answers:

- 0-4 You might want to try again...check out www.consumer.gov/ncpw to boost your consumer savvy.
- 5-9 Not bad! Make sure to check out www.consumer.gov/ncpw to stay up-to-date about the latest scams and schemes you need to watch out for.
- 10-12 ***Congratulations!** You are one smart cookie!*
-